

WHAT IS CLAIMED IS:

5 1. A method of creating a dynamic grammar from a predetermined arrangement of first type identifiers and second type identifiers, each first type identifier being associated with one second type identifier, the method comprising the steps of:

a) obtaining at least one first type identifier in accordance with a first type of predetermined criteria; (hank aware) *word*

b) obtaining the second type identifier associated with each obtained first 10 type identifier; and *(quid)*

c) creating the dynamic grammar by arranging the obtained first type identifier and the associated second type identifier in accordance with a predetermined configuration.

15 2. The method according to claim 1, wherein each first type identifier is further associated with at least one third type identifier, and wherein the step a) comprises:

i) establishing an existence of a predetermined relationship between the predetermined criteria and at least one third type identifier; and

20 ii) obtaining each first type identifier associated with the third type identifier having the predetermined relationship with the predetermined criteria.

25 3. The method according to claim 2, wherein the predetermined criteria comprises an account number provided by a user, and wherein each third type identifier comprises a predetermined account number included within the predetermined arrangement.

4. The method according to claim 2, wherein the step b) comprises:

30 iii) determining for each first type identifier determined in step ii) the second type identifier associated therewith.

5. A method of selecting one of a plurality of destinations to receive a

predetermined communication on the basis of at least a first input identifier, each destination being identified by one of a plurality of specific identifiers, each specific identifier being associated with at least one customer identifier and with one of a plurality of generic identifiers, the method comprising the steps of:

5                   a) determining which customer identifier corresponds to the input identifier;  
                  b) obtaining each specific identifier associated with the determined customer identifier;  
                  c) obtaining a second input identifier;  
                  d) determining whether the second input identifier corresponds to one of  
10               any specific identifier obtained in step b) and any generic identifier associated with each specific identifier obtained in step b);  
                  e) selecting, if the second input identifier corresponds to a generic identifier, a specific identifier associated with the generic identifier to which the second input identifier corresponds, the selected specific identifier corresponding to a destination identifier;  
                  f) selecting, if the second input identifier corresponds to one of the obtained specific identifiers, the specific identifier to which the second input identifier corresponds as the destination identifier; and  
                  g) selecting the destination associated with the selected destination identifier to receive the predetermined communication.

6. The method according to claim 5, wherein each customer identifier corresponds to an account number.

25               7. The method according to claim 6, wherein each specific identifier identifies a particular institution, and wherein each generic identifier identifies a type of institution.

30               8. The method according to claim 7, wherein the predetermined communication comprises a bill payment.

9. The method according to claim 8, wherein the step b) comprises:

arranging each obtained specific identifier and each generic identifier associated with each obtained specific identifier into a predetermined data structure.

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10. The method according to claim 9, wherein the predetermined data structure comprises a dynamic grammar.

## 11. An apparatus for creating a dynamic grammar from a predetermined

arrangement of first type identifiers and second type identifiers, each first type identifier being associated with one second type identifier, the apparatus comprising:

a) first means for obtaining at least one first type identifier in accordance with a first type of predetermined criteria;

b) second means for obtaining the second type identifier associated with each obtained first type identifier; and

c) means for arranging the obtained first type identifier and the associated second type identifier in accordance with a predetermined configuration.

12. The apparatus according to claim 11, wherein each first type identifier is further associated with at least one third type identifier, and wherein the first means for obtaining comprises:

i) means for establishing an existence of a predetermined relationship between the predetermined criteria and at least one third type identifier; and

ii) third means for obtaining each first type identifier associated with the third type identifier having the predetermined relationship with the predetermined criteria.

13. The apparatus according to claim 12, wherein the predetermined criteria comprises an account number provided by a user, and wherein each third type identifier comprises a predetermined account number included within the predetermined arrangement.

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14. The apparatus according to claim 12, wherein the second means for obtaining comprises:

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iii) means for determining for each first type identifier determined by the third means for obtaining the second type identifier associated therewith.

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14. An apparatus for selecting one of a plurality of destinations to receive a predetermined communication on the basis of at least a first input identifier, each destination being identified by one of a plurality of specific identifiers, each specific identifier being associated with at least one customer identifier and with one of a plurality of generic identifiers, the apparatus comprising:

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14. a) first means for determining which customer identifier corresponds to the input identifier;

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14. b) first means for obtaining each specific identifier associated with the determined customer identifier;

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14. c) second means for obtaining a second input identifier;  
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14. d) second means for determining whether the second input identifier corresponds to one of any specific identifier obtained by the first means for obtaining and any generic identifier associated with each specific identifier obtained by the first means for obtaining;

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14. e) first means for selecting, if the second input identifier corresponds to a generic identifier, a specific identifier associated with the generic identifier to which the second input identifier corresponds, the selected specific identifier corresponding to a destination identifier;

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14. f) second means for selecting, if the second input identifier corresponds to one of the obtained specific identifiers, the specific identifier to which the second input identifier corresponds as the destination identifier; and

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14. g) third means for selecting the destination associated with the selected destination identifier to receive the predetermined communication.

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14. 16. The apparatus according to claim 15, wherein each customer identifier corresponds to an account number.

17. The apparatus according to claim 16, wherein each specific identifier identifies a particular institution, and wherein each generic identifier identifies a type of institution.

5 18. The apparatus according to claim 17, wherein the predetermined communication comprises a bill payment.

10 19. The apparatus according to claim 18, wherein the first means for obtaining comprises:

means for arranging each obtained specific identifier and each generic identifier associated with each obtained specific identifier into a predetermined data structure.

15 20. The apparatus according to claim 19, wherein the predetermined data structure comprises a dynamic grammar.

20 ~~21. An apparatus for reducing a predetermined collection of data items to a customized arrangement comprising a subset of said data items, comprising:~~

~~a memory that stores the predetermined collection of data items;~~

~~a processor coupled to the memory, the processor being responsive to a set of predetermined criteria;~~

~~means for selecting at least one of the set of predetermined criteria, the means for selecting being coupled to the processor; and~~

~~means, coupled to the processor, for controlling the processor to create the customized arrangement in accordance with the selected criteria.~~

25 ~~22. An apparatus for creating a dynamic grammar, comprising:~~

~~a processor device having an input for receiving at least a first information signal;~~

~~a customer database in communication with the processing device;~~

~~a dynamic grammar module in communication with the processing device;~~

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and

a dynamic grammar memory in communication with the processing device.

23. The apparatus according to claim 22, further comprising:

5 an information input device having an output for providing the first information signal to the processing device and an input for receiving an input signal from which the first information signal is derived by the information input device.

24. The apparatus according to claim 23, wherein the input signal comprises

10 a voice signal, and wherein the information input device includes a speech recognizing device for converting the voice signal to the first information signal.

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